Case 08-27081 Doc 1 Filed 10/09/08 Entered 10/09/08 11:06:57 Desc Main

Page 1 of 33 Official Form 1 (1/08) Document **United States Bankruptcy Court Voluntary Petition** NORTHERN DISTRICT OF ILLINOIS Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse)(Last, First, Middle) Osei-Yeboah, Opokua B. All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): aka Opokua Buotu Addo Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 6094 (if more than one, state all): Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): 14843 Meadow Lane Plainfield IL ZIPCODE ZIPCODE 60544 County of Residence or of the County of Residence or of the Principal Place of Business: Principal Place of Business: Wi11 Mailing Address of Joint Debtor Mailing Address of Debtor (if different from street address) (if different from street address) SAME ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor
(if different from street address above): NOT APPLICABLE ZIPCODE (if different from street address above): **Nature of Business** Chapter of Bankruptcy Code Under Which Type of Debtor (Form of organization) (Check one box.) the Petition is Filed (Check one box) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Recognition П Chapter 9 of a Foreign Main Proceeding Single Asset Real Estate as defined See Exhibit D on page 2 of this form. П Chapter 11 in 11 U.S.C. § 101 (51B) ☐ Chapter 15 Petition for Recognition Corporation (includes LLC and LLP) П Chapter 12 Railroad of a Foreign Nonmain Proceeding Partnership Chapter 13 Stockbroker Other (if debtor is not one of the above Nature of Debts (Check one box) Commodity Broker entities, check this box and state type of Debts are primarily consumer debts, defined Debts are primarily entity below Clearing Bank in 11 U.S.C. § 101(8) as "incurred by an business debts. Other individual primarily for a personal, family, or household purpose" Tax-Exempt Entity Chapter 11 Debtors: (Check box, if applicable.) Check one box: Debtor is a tax-exempt organization Debtor is a small business as defined in 11 U.S.C. § 101(51D). under Title 26 of the United States Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Code (the Internal Revenue Code) Filing Fee (Check one box) Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed Full Filing Fee attached to insiders or affiliates) are less than \$2,190,000. Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check all applicable boxes: A plan is being filed with this petition Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach Acceptances of the plan were solicited prepetition from one or more signed application for the court's consideration. See Offi cial Form 3B. classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors Estimated Number of Creditors 25.001- $\boxtimes$ 1,000-5,001-10,001-50,001-100.000 50-99 100-199 200-999 Over 1-49 50.000 5,000 10.000 25.000 100 000 Estimated Assets \$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 More than \$50,000,001 \$100,000,001 \$500,000,001 \$50,000 \$500,000 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion \$100,000 to \$1 million million million million Estimated Liabilities \$500,001 \$0 to \$50,001 to \$100,001 to \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 \$100,000 \$500,000 to \$10 to \$50 to \$100 to \$500 \$50,000 to \$1 to \$1 billion \$1 billion million million million million million

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DOCUITI	CITE Tage 2 01 3	, ror	RWI DI, I age 2	
Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s):  Opokua B. Ose	i-Vohoah		
All Prior Bankruptcy Cases Filed Within Last 8 Yo	-	attach additional sheet)		
Location Where Filed:	Case Number:	Date Filed:		
NONE	Cube i tumber.	Bute Thea.		
Location Where Filed:	Case Number:	Date Filed:		
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of	<b>? this Debtor</b> (If m	ore than one, attach additional sheet)		
Name of Debtor:	Case Number:	Date Filed:		
NONE	Dalatianalia.	T. J		
District:	Relationship:	Judge:		
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11)	I, the attorney for the petition have informed the petitioner or 13 of title 11, United State	Exhibit B To be completed if debtor is an individual hose debts are primarily consumer debts) her named in the foregoing petition, declare that [he or she] may proceed under chapter as Code, and have explained the relief availaertify that I have delivered to the debtor the bb.	7, 11, 12 able under notice	
Exhibit A is attached and made a part of this petition	/s/ James Sch	-	9/28/2008	
	Signature of Attorney for Del	ptor(s)	Date	
	Exhibit D  a spouse must complete and attack part of this petition.  and made a part of this petition.  Regarding the Debtor - Venue k any applicable box)  siness, or principal assets in this I han in any other District.  or partnership pending in this D business or principal assets in the ant in an action proceeding [in a f this District.	h a separate Exhibit D.)  e District for 180 days immediately istrict. United States in this District, or has no ederal or state court] in this District, or		
	applicable boxes.)	ential Property		
Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)				
	(Name of landlord th	at obtained judgment)		
	(Address of landlord)			
☐ Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession				
Debtor has included with this petition the deposit with the court of period after the filing of the petition.	any rent that would become due	during the 30-day		
☐ Debtor certifies that he/she has served the Landlord with this certif	fication. (11 U.S.C. § 362(l)).			

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Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case)	
	Opokua B. Osei-Yeboah Signatures
	Jighatures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b)	☐ I request relief in accordance with chapter 15 of title 11, United States  Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	□ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X /s/ Opokua B. Osei-Yeboah	-   X
Signature of Debtor	(Signature of Foreign Representative)
X Signature of Joint Debtor	-
Signature of South Dector	(Printed name of Foreign Representative)
Telephone Number (if not represented by attorney)	-
9/28/2008	9/28/2008 (Date)
Date	- (Date)
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
$\mathrm{X}$ /s/ James Schelli, Jr.	· · · · · ·
Signature of Attorney for Debtor(s)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document
James Schelli, Jr. 6188903 Printed Name of Attorney for Debtor(s)	and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to
WEBSTER & SCHELLI, P.C.	11 U.S.C. § 110(h) setting a maximum fee for services chargeable by
Firm Name	bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or
1730 Park Street, Suite 220 Address	accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
Naperville IL 60563	Printed Name and title, if any, of Bankruptcy Petition Preparer
630.416.4500	— France Ivanic and dite, if any, of Bankruptey Fethion Freparci
Telephone Number	Social-Security number (If the bankruptcy petition preparer is not an
<u>9/28/2008</u> Date	individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	by 11 U.S.C. § 110.)  Address
Signature of Debtor (Corporation/Partnership)	X
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	Date
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.  Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is
X	not an individual.
Signature of Authorized Individual	
Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Title of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11
9/28/2008	and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Date

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NORTHERN DIVISION

n re	Opokua	B.	Osei-Yeboah			Case No.		
						Chapter	7	
					_			
			Dek	otor(s)				

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

•
1. Within the 180 days <b>before the filing of my bankruptcy case,</b> I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case,</b> I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not I have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Official Form 1,	E. E. C.	Doc 1	Filed 10/09/08 Document	Entered 10/09/08 11:06:57 Page 5 of 33	Desc Main
[Must be accom	panied by a motion for deter Incapacity. (Define so as to be incapable of rea Disability. (Define	mination by to ed in 11 U.S. alizing and m d in 11 U.S.C pate in a cred	the court.] C. § 109 (h)(4) as impaire aking rational decisions w C. § 109 (h)(4) as physical dit counseling briefing in p	se of: [Check the applicable statement]  In the deficient of the deficient	•
of 11 U.S.C. §	5. The United States trusted 109(h) does not apply in this	•	tcy administrator has dete	rmined that the credit counseling requirement	
I certify	under penalty of perjury	that the info	ormation provided abov	e is true and correct.	
Signature of De	ebtor: /s/ Opokua	B. Ose	i-Yeboah		
Date: 9/28	3/2008				

Rule 2016(b) (8) (a) See 08-27081 Doc 1 Filed 10/09/08 Entered 10/09/08 11:06:57 Desc Main Document Page 6 of 33

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NORTHERN DIVISION

In re	Opokua B. Osei-Yeboah aka Opokua Buotu Addo	Case No Chapter		
		/ Debtor		
	Attorney for Debtor: James Schelli, Jr.			

## **STATEMENT PURSUANT TO RULE 2016(B)**

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

- 1. The undersigned is the attorney for the debtor(s) in this case.
- 2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
- 3. \$ 299.00 of the filing fee in this case has been paid.
- 4. The Services rendered or to be rendered include the following:
  - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
  - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
  - c) Representation of the debtor(s) at the meeting of creditors.
- 5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

None other

6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

None other

7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:

None

8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

None

Dated: 9/28/2008 Respectfully submitted,

X<u>/s/ James Schelli, Jr.</u>
Attorney for Petitioner: James Schelli, Jr.
WEBSTER & SCHELLI, P.C.

1730 Park Street, Suite 220

Naperville IL 60563

630.416.4500

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## STATEMENT OF INFORMATION REQUIRED BY 11 U.S.C. § 341

#### INTRODUCTION

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Trustee, United States Department of Justice, has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under chapter 7 of the Bankruptcy Code. This information is intended to make you aware of

- (1) the potential consequences of seeking a discharge in bankruptcy, including the effects on credit history;
- (2) the effect of receiving a discharge of debts;
- (3) the effect of reaffirming a debt; and
- (4) your ability to file a petition under a different chapter of the Bankruptcy Code.

There are many other provisions of the Bankruptcy Code that may affect your situation. This information sheet contains only general principles of law and is not a substitute for legal advice. If you have questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your lawyer.

#### WHAT IS A DISCHARGE?

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed on your bankruptcy schedules. A discharge is a court order that says you do not have to repay your debts, but there are a number of exceptions. Debts which may not be discharged in your chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained through fraud or deception; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make a false oath. Creditors cannot ask you to pay any debts which have been discharged. You can only receive a chapter 7 discharge once every six (6) years.

#### WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?

The fact that you filed bankruptcy can appear on your credit report for as long as 10 years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying any debts that were not listed on your bankruptcy schedules or that you incurred after you filed bankruptcy.

#### WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?

After you file your petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document, which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court within 60 days after the first meeting of creditors.

Reaffirmation agreements are strictly voluntary - they are not required by the Bankruptcy Code or other state or federal law. You can voluntarily repay any debt instead of signing a reaffirmation agreement, but there may be valid reasons for wanting to reaffirm a particular debt.

Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it at any time before the court issues your discharge order or within sixty (60) days after the reaffirmation agreement was filed with the court, whichever is later. If you reaffirm a debt and fail to make the payments required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any remaining debt.

#### OTHER BANKRUPTCY OPTIONS

You have a choice in deciding what chapter of the Bankruptcy Code will best suit your needs. Even if you have already filed for relief under chapter 7, you may be eligible to convert your case to a different chapter.

Chapter 7 is the liquidation chapter of the Bankruptcy Code. Under chapter 7, a trustee is appointed to collect and sell, if economically feasible, all property you own that is not exempt from these actions.

Chapter 11 is the reorganization chapter most commonly used by businesses, but it is also available to individuals. Creditors vote on whether to accept or reject a plan, which also must be approved by the court. While the debtor normally remains in control of the assets, the court can order the appointment of a trustee to take possession and control of the business.

Chapter 12 offers bankruptcy relief to those who qualify as family farmers. Family farmers must propose a plan to repay their creditors over a three-to-five year period and it must be approved by the court. Plan payments are made through a chapter 12 trustee, who also monitors the debtors' farming operations during the pendency of the plan.

Finally, chapter 13 generally permits individuals to keep their property by repaying creditors out of their future income. Each chapter 13 debtor writes a plan which must be approved by the bankruptcy court. The debtor must pay the chapter 13 trustee the amounts set forth in their plan. Debtors receive a discharge after they complete their chapter 13 repayment plan. Chapter 13 is only available to individuals with regular income whose debts do not exceed \$1,077,000 (\$269,250 in unsecured debts and \$807,750 in secured debts).

AGAIN, PLEASE SPEAK TO YOUR LAWYER IF YOU NEED FURTHER INFORMATION OR EXPLANATION, INCLUDING HOW THE BANKRUPTCY LAWS RELATE TO YOUR SPECIFIC CASE.

9/28/2008	/s/Opokua B. Osei-Yeboah
Date	Debtor
9/28/2008	/s/James Schelli, Jr.
Date	Attorney for Debtor(s)

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In re Opokua B. Osei-Yeboah	Case No
Debtor(s)	(if known)

## SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	HusbandH WifeW JointJ CommunityC	Secured Claim or	Amount of Secured Claim
Principal residence located at 14843 Meadow Lane, Plainfield, IL. Purchased in September 2005 for \$343,000. Mortgage amount \$310,000	Fee Simple	CommunityC	\$ 325,000.00	\$ 314,274.00

TOTAL \$
(Report also on Summary of Schedules.)

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In re Opokua B. Osei-Yeboah	Case No.
Debtor(s)	(if knowr

## SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N				Current Value of Debtor's Interest,
	o n e		Husband Wife Joint Community	W tJ	in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash on hand Location: In debtor's possession			\$ 50.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account at Chase Bank Location: In debtor's possession		J	\$ 100.00
		Deposit with Rossi Real Estate on lease for new commercial space. Debtor signed the lebut now does not intend to move into the space. The landlord has refused to release the deposit claiming damages in excess of the deposit.  Location: In debtor's possession	ease		\$ 6,000.00
3. Security deposits with public utilities, telephone companies, landlords, and others.  4. Household goods and furnishings, including audio, video, and computer equipment.	x	Misc. household goods and furnishings Location: In debtor's possession			\$ 1,250.00
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X				
6. Wearing apparel.		Necessary wearing apparel Location: In debtor's possession			\$ 400.00
7. Furs and jewelry.		Wedding band, misc. costume jewelry Location: In debtor's possession			\$ 500.00

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In re Opokua B. Osei-Yeboah	Case No.
Debtor(s)	, (if knowr

## **SCHEDULE B-PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N o n	Description and Location of Property	Husband Wife Joint Community	W :J	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
Firearms and sports, photographic, and	X	<u> </u>		Γ	
other hobby equipment.					
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X				
10. Annuities. Itemize and name each issuer.	X				
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c).)	X				
Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401(k) account with TCF Bank Location: In debtor's possession			\$ 500.00
Stock and interests in incorporated and unincorporated businesses. Itemize.		100% ownership in Asanka, Inc. The corporation operated a resturant in Romeovi until September 2008. The liabilities of torporation exceed its assets.  Location: In debtor's possession			\$ 10.00
Interests in partnerships or joint ventures. Itemize.	X				
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X				
16. Accounts Receivable.	x				
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x				
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X				
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X				
Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
22. Patents, copyrights, and other intellectual property. Give particulars.	X				

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In re Opokua B. Osei-Yeboah	. Case No.
Debtor(s)	(if knowr

## **SCHEDULE B-PERSONAL PROPERTY**

(Continuation Sheet)

		(Continuation Sheet)		
Type of Property	N o n e		andH WifeW lointJ nityC	
23. Licenses, franchises, and other general intangibles. Give particulars.  24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.  25. Automobiles, trucks, trailers and other vehicles and accessories.	x	2005 Toyota 4 Runner in good condition with 60,000 miles Location: In debtor's possession		\$ 11,000.00
26. Boats, motors, and accessories.  27. Aircraft and accessories.	x x			
28. Office equipment, furnishings, and supplies.      29. Machinery, fixtures, equipment and supplies used in business.	X	Restaurant Equipment including used six burner stove, prep table and pot and pans.  Location: In debtor's possession		\$ 1,500.00
30. Inventory.	x			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
<ul><li>34. Farm supplies, chemicals, and feed.</li><li>35. Other personal property of any kind not already listed. Itemize.</li></ul>	x			

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Opokua B. Osei-Yeboah	Case No.	
Debtor(s)		(if known)

## SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. § 522(b) (2) ☐ 11 U.S.C. § 522(b) (3)

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
Principal residence located at 14843 Meadow Lane, Plainfield, IL	735 ILCS 5/12-901	\$ 30,000.00	\$ 325,000.00
Cash on hand	735 ILCS 5/12-1001(b)	\$ 50.00	\$ 50.00
Checking account at Chase Bank	735 ILCS 5/12-1001(b)	\$ 100.00	\$ 100.00
Deposit with Rossi Real Estate	735 ILCS 5/12-1001(b)	\$ 2,090.00	\$ 6,000.00
Misc. household goods and furnishings	735 ILCS 5/12-1001(b)	\$ 1,250.00	\$ 1,250.00
Necessary wearing apparel	735 ILCS 5/12-1001(a)	\$ 400.00	\$ 400.00
Wedding band, misc. costume jewelry	735 ILCS 5/12-1001(b)	\$ 500.00	\$ 500.00
401(k) account with TCF Bank	735 ILCS 5/12-1006	\$ 500.00	\$ 500.00
100% ownership in Asanka, Inc.	735 ILCS 5/12-1001(b)	\$ 10.00	\$ 10.00
2005 Toyota 4 Runner	735 ILCS 5/12-1001(c)	\$ 0.00	\$ 11,000.00
Restaurant Equipment	735 ILCS 5/12-1001(d)	\$ 1,500.00	\$ 1,500.00

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B6D (Official Form 6D) (12/07)

In re Opokua B. Osei-Yeboah	, Case No.	
Debtor(s)	<del></del>	(if known)

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-D	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien HHusband WWife JJoint CCommunity		Contingent	Unliquidated Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No: 2262  Creditor # : 1  Countrywide Home Loans  450 American St  Simi Valley CA 93065		2007-04-01 Mortgage				\$ 53,655.00	\$ 0.00
Account No: 2254  Creditor # : 2  Countrywide Home Loans 450 American St Simi Valley CA 93065		Value: \$ 325,000.00  2007-04-01  Mortgage				\$ 260,619.00	\$ 0.00
Account No: 0001  Creditor # : 3  Toyota Motor Credit  1111 W 22nd St Ste 420  Oak Brook IL 60523		Value: \$ 325,000.00  2005-09-01  Purchase Money Security				\$ 17,609.00	\$ 6,609.00
No continuation sheets attached		Value: \$ 11,000.00	Sub (Total of	this	page)	\$ 331,883.00	\$ 6,609.00

(Report also on Summary of Schedules.)

(If applicable, report also or Statistical Summary of Certain Liabilities and Related Data) BGE (Official Form GE) (12/07) 08-27081 Doc 1 Filed 10/09/08 Entered 10/09/08 11:06:57 Desc Main Document Page 14 of 33

In re Opokua B. Osei-Yeboah

Debtor(s)

Case No.

(if known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

disp	disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)							
box I	Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.							
•	Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to ity listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts rt this total also on the Statistical Summary of Certain Liabilities and Related Data.							
	Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not ed to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumer s report this total also on the Statistical Summary of Certain Liabilities and Related Data.							
$\boxtimes$	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.							
TYF	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)							
	Domestic Support Obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).							
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).							
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).							
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).							
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).							
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).							
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).							
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).							
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).							

<sup>\*</sup>Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment

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In re Opokua B. Osei-Yeboah	,	Case No.	
Debtor(s)		_	(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  HHusband NWife JJoint CCommunity	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 5539  Creditor # : 1 Atlantic Credit Fi c/o the Affiliated Group 316 1ST AVE SW Rochester MN 55902		2008-03-01			X	\$ 778.00
Account No: 8033  Creditor # : 2  Bank Of America P. O. Box 17054  Wilmington DE 19884		2004-11-01 Credit Card Purchases				\$ 25,728.00
Account No: 8033  Representing: Bank Of America		Bank of America P.O. Box 15026 Wilmington DE 19850				
Account No: 9326  Creditor # : 3  Bank Of America P. O. Box 17054  Wilmington DE 19884		2007-02-01 Credit Card Purchases				\$ 29,519.00
2 continuation sheets attached			Subt	ota Fota	·	\$ 56,025.00

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

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In re	Opokua	B.	Osei-	Yeboah
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Debtor(s)

Case No.\_\_

(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	W	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife oint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 9326			,				
Representing: Bank Of America			Bank of America P.O. Box 15027 Wilmington DE 19850				
Account No: 6597			2005-10-01				\$ 4,546.00
Creditor # : 4 Chase 800 Brooksedge Blvd Westerville OH 43081			Credit Card Purchases				
Account No: 5081			2007-01-01				\$ 323.00
Creditor # : 5 Loyola University He c/o Nationwide Credit & Co 9919 W ROOSEVELT RD Westchester IL 60154			Medical Bills				
Account No: 5081							
Representing: Loyola University He	Ī		NATIONWIDE CREDIT & CO 9919 W ROOSEVELT RD WESTCHESTER IL 60154				
Account No: 8920			2002-12-01				\$ 309.51
Creditor # : 6 Mcydsnb 9111 Duke Blvd Mason OH 45040			Credit Card Purchases				
Account No:	X		2007				Unknown
Creditor # : 7 Orchard Properties Attn: Richard Binder 365 S. Budler Road Romeoville IL 60446			Guarantee of corporate debt Possible liability from lease of retail space for Debtor's				
Sheet No. 1 of 2 continuation sheets attact Creditors Holding Unsecured Nonpriority Claims	hed t	o So	hedule of  (Use only on last page of the completed Schedule F. Report also on Sumr and, if applicable, on the Statistical Summary of Certain Liabilities	nary of S	Tot	al \$	\$ 5,178.51

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Debtor(s)

Case	No.	
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(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No:		J					
Representing: Orchard Properties			James F. Russ Jr. Wiedel, Hudzik, et al. P.O. Box 578 Downers Grove IL 60515				
Account No:			7/2008	X	X	+ +	Unknown
Creditor # : 8 Rossi Bros. Property 2801 Centre Circle Downers Grove IL 60515			Possible Guarantee of Corp. debt Debtor signed a lease and paid a deposit of \$6,000 but never took				·
Account No: 8690			2001-05-05			X	\$ 93.00
Creditor # : 9 Verizon Wireless North c/o Natinal Recovery D Folsom CA 95630			Utility Bills				
Account No: 8690							
Representing: Verizon Wireless North			Verizon 1515 Woodfield Road, Suite 140 Schaumburg IL 60173				
Account No:							
Account No:						++	
ACCOUNTION.							
		1	1		1		
Sheet No. 2 of 2 continuation sheets at	tached t	o So	chedule of	Subt	tota	1\$	\$ 93.00
Creditors Holding Unsecured Nonpriority Claims			(Use only on last page of the completed Schedule F. Report also on Summ and, if applicable, on the Statistical Summary of Certain Liabilities a	ary of S	Tot	ules	\$ 61,296.51

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nre <i>Opokua B. Osei-Yeboah</i>	/ Debtor	Case No.	
			(if known)

## SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.
Orchard Properties 365 Budler Road Romeoville IL 60446	Contract Type: Non-residential lease * * Terms: \$3,276.32 plus CAM per month Beginning date: Debtor's Interest: Lessor Description: Retail space used as a restaurant Buyout Option: n/a
Rossi Bros. Preperty 2801 Centre Circle Downers Grove IL 60515	Contract Type: Non-residential lease * * Terms: Beginning date: Debtor's Interest: Lessor Description: leased signed for retail space for a new restuarant. Debtor never took possession Buyout Option:

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In re <i>Opoku</i>	a B. Osei-Yeboah	_/ Debt	or Case No.	
				(if known)

## SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor
Asanka, Inc.	Orchard Properties
c/o Opukua Osei-Yeboah	Attn: Richard Binder
14843 Meadow Lane	365 S. Budler Road
Plainfield IL 60544	Romeoville IL 60446

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ln re Opokua B. Osei-Yeboah	,	Case No.	
Debtor(s)			(if known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE				
Status: RELATIONSHIP(S):  Married Son  Daughter			AGE(S): 7 16 mo.s		
EMPLOYMENT:	DEBTOR		SPOL	JSE	
Occupation	Registered Nurse	Unempi	loyed		
Name of Employer	Hines VA Hospital				
How Long Employed	6 months				
Address of Employer	5000 South 5th Ave Chicago IL 60641				
INCOME: (Estimate of aver	rage or projected monthly income at time case filed)	· '	DEBTOR	S	POUSE
Monthly gross wages, sa     Estimate monthly overting	lary, and commissions (Prorate if not paid monthly) ne	\$ \$	6,673.33 0.00		0.00 0.00
3. SUBTOTAL 4. LESS PAYROLL DEDUC	CTIONS	\$	6,673.33	\$	0.00
a. Payroll taxes and soo     b. Insurance	cial security	\$ \$		\$	0.00 0.00
c. Union dues d. Other (Specify): <b>F</b>	Retirement Plan	\$	145.14 29.76	Ţ.	0.00 0.00
5. SUBTOTAL OF PAYRO	LL DEDUCTIONS	\$	1,750.27	\$	0.00
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$	4,923.06	\$	0.00
8. Income from real propert 9. Interest and dividends 10. Alimony, maintenance of dependents listed above	or support payments payable to the debtor for the debtor's use or that	\$\$\$\$	0.00 0.00 0.00 0.00	\$ \$	0.00 0.00 0.00 0.00
<ul><li>11. Social security or gover (Specify):</li><li>12. Pension or retirement in</li><li>13. Other monthly income</li></ul>		<b>\$</b>	0.00 0.00		0.00 0.00
(Specify):		\$	0.00	\$	0.00
14. SUBTOTAL OF LINES	7 THROUGH 13	\$	0.00	\$	0.00
15. AVERAGE MONTHLY	INCOME (Add amounts shown on lines 6 and 14)	\$	4,923.06	\$	0.00
	MONTHLY INCOME: (Combine column totals nly one debtor repeat total reported on line 15)		\$	4,923.0	<u>6</u>

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re Opokua B. Osei-Yeboah	•	Case No.	
Debtor(s)	,		(if known)

## SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22 A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

<u> </u>		
Rent or home mortgage payment (include lot rented for mobile home)	\$	2,785.00
a. Are real estate taxes included? Yes 🛛 No 🔲		
b. Is property insurance included? Yes  No		
2. Utilities: a. Electricity and heating fuel	\$	180.00
b. Water and sewer	\$	75.00
c. Telephone d. Other <b>Cable/Internet</b>	\$	65.00
d.Other Cable/Internet Other	\$	100.00
Otilei	.\$	0.00
3. Home maintenance (repairs and upkeep)	\$	
4. Food	\$	400.00
5. Clothing	\$	200.00
6. Laundry and dry cleaning	\$	100.00
7. Medical and dental expenses	\$	220.00
8. Transportation (not including car payments)	\$	250.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	60.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	100.00
e. Other	\$	0.00
Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	φ	0.00
	\$	677.00
a. Auto b. Other:	\$ \$	0.00
c. Other:	\$	0.00
0. Othor.		
14. Alimany, maintananae, and august paid to others		0.00
14. Alimony, maintenance, and support paid to others     15. Payments for support of additional dependents not living at your home	\$ \$	0.00
	1 1	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)     17. Other: Day Care	\$ \$	400.00
Other:	\$	0.00
		0.00
18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules	\$	5,732.00
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 16 of Schedule I	\$	4,923.06
b. Average monthly expenses from Line 18 above	\$	5,732.00
c. Monthly net income (a. minus b.)	\$	(808.94)

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NORTHERN DIVISION

In re <i>Opok</i> a	ıa B.	Osei-Yeboah		Case No. Chapter	7
			_/ Debtor		

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data"if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 325,000.00		
B-Personal Property	Yes	3	\$ 21,310.00		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	1		\$ 331,883.00	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$ 61,296.51	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 4,923.06
J-Current Expenditures of Individual Debtor(s)	Yes	1			\$ 5,732.00
ТОТ	AL	14	\$ 346,310.00	\$ 393,179.51	

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NORTHERN DIVISION

In re Opokua B.	Osei-Yeboah	Case	No.	
		Chap	ter	7
		/ Debtor		

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$ 4,923.06
Average Expenses (from Schedule J, Line 18)	\$ 5,732.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 6,673.33

#### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 6,609.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 61,296.51
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 67,905.51

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In re	Opokua B. Osei-Yeboah		Case No.	
		Debtor		(if known

## **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

## DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that correct to the best of my knowledge,	I have read the foregoing summary and schedules, consisting of
Date: 9/28/2008	Signature /s/ Opokua B. Osei-Yeboah Opokua B. Osei-Yeboah
	[If joint case, both spouses must sign.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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## Document Page 25 of 33 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NORTHERN DIVISION

In re: Opokua B. Osei-Yeboah aka Opokua Buotu Addo Case No.

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not diclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

## 1. Income from employment or operation of business

None 

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT SOURCE** 

Year to date: \$34,587 Last Year: \$57,313 Year before: \$79,937

#### 2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years None immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** SOURCE

Debtor operated a restuarant in 2008 but suffered financial Year to date: Last Year: losses.

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AMOUNT SOURCE

## Year before:

## 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filingunder chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, AMOUNT OF MONEY OR
NAME OF PAYER IF OTHER THAN DEBTOR DESCRIPTION AND VALUE OF PROPERTY

\$1,000

Payee: James Schelli, Jr.

15, 2008

Address: 1730 Park Street, Suite 220

Do--

Payor: Opokua B. Osei Yeboah

Date of Payment: September

Naperville, IL 60563

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a benificiary.

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

#### 15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

None

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar termunder an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

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None		-	·	cluding settlements or ord unit that is or was a party to			o which the debtor is or was a party.
None	18. Nature, location and name of business  a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of al businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case  If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.  If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.						
NAME			LAST FOUR DIGI' SOCIAL-SECURIT OTHER INDIVIDU TAXPAYER-I.D. N (ITIN)/ COMPLETI	TY OR ADDRES IAL IO.	S	NATURE OF BUSIN	BEGINNING AND NESS ENDING DATES
Asanka	a, In	ac.	ID:	Road,	Budler ille, IL	Restaurant	2007-2008
None	b. Ident	ify any business listed	in response to subdivis	sion a., above, that is "single	e asset real estate" as d	defined in 11 U.S.C. § 101.	
I declare	e under	an individual or ind penalty of perjury th d correct.		swers contained in the for	egoing statement of f	financial affairs and any att	tachments thereto and that
С	)ate <u>9</u>	0/28/2008	Signature of Debtor		B. Osei-Yebo	ah	
Г	Date _		Signature of Joint D (if any)				

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NORTHERN DIVISION

In re <i>Opokua E</i>	B. Osei-Yeboah		Case No. Chapter	
		/ Debtor		

## **CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

- ☑ I have filed a schedule of assets and liabilities which includes debts secured by property of the estate.
- 🛮 I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.
- 🗵 I intend to do the following with respect to the property of the estate which secures those debts or is subject to a lease:

Description of Secured Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
2005 Toyota 4 Runner	Toyota Motor Credit	X		X
Principal residence located at 14843 Meadow Lane, Plainfield,	Countrywide Home Loans	X		X
IL				
"	Countrywide Home Loans	X		X

Description of Leased Property		Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)
Retail space used as a restaurant	Orchard Properties	
leased signed for retail space for a new restuarant. Debtor never took possession	Rossi Bros. Preperty	

## Signature of Debtor(s)

Date: 9/28/2008	Debtor: /s/ Opokua B. Osei-Yeboah
Date:	Joint Debtor:

## **UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NORTHERN DIVISION**

Case No.

NG Opokua B. Osei-Yeboah aka Opokua Buotu Addo	Case No. Chapter 7
Attorney for Debtor: James Schelli, Jr.	
VERIFICA	TION OF CREDITOR MATRIX
The above named Debtor(s) here	by verify that the attached list of creditors is true and correct to the
best of our knowledge.	
nte:	/s/ Opokua B. Osei-Yeboah
	Debtor

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Asanka, Inc. c/o Opukua Osei-Yeboah 14843 Meadow Lane Plainfield, IL 60544

James Schelli, Jr. Verizon
1730 Park Street, Suite 220 1515 Woodfield Road, Suite Naperville, IL 60563 Schaumburg, IL 60173

Atlantic Credit Fi Loyola University He Verizon Wireless North c/o the Affiliated Group c/o Nationwide Credit & Co c/o Natinal Recovery D 316 1ST AVE SW 9919 W ROOSEVELT RD Folsom, CA 95630 Rochester, MN 55902 Westchester, IL 60154

Bank of America Mcydsnb
P.O. Box 15027 9111 Duke Blvd
Wilmington, DE 19850 Mason, OH 45040

Bank of America P.O. Box 15026 Wilmington, DE 19850 Room 873

Mr William Neary 219 South Dearborn Street Chicago, IL 60604

Bank Of America NATIONWIDE CREDIT & CO P. O. Box 17054 9919 W ROOSEVELT RD Wilmington, DE 19884 WESTCHESTER, IL 60154

Chase
800 Brooksedge Blvd
Westerville, OH 43081
Chard Properties
Attn: Richard Binder
365 S. Budler Road
Romeoville, IL 60446

Countrywide Home Loans Opokua B. Osei-Yeboah 450 American St 14843 Meadow Lane Simi Valley, CA 93065 Plainfield, IL 60544

Fred Osei-Yeboah Rossi Bros. Property
14843 Meadow Lane 2801 Centre Circle
Plainfield, IL 60544 Downers Grove, IL 60515

James F. Russ Jr.

Wiedel, Hudzik, et al.

Do Roy 578

Toyota Motor Credit
1111 W 22nd St Ste 420
Oak Brook, IL 60523 P.O. Box 578 Downers Grove, IL 60515

Oak Brook, IL 60523

## UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF ILLINOIS NORTHERN DIVISION

In re Opokua B. Osei-Yeboah	Case No.
aka Opokua Buotu Addo	Chapter 7
	/ Debtor
Attorney for Debtor: James Schelli, Jr.	

### PETITIONER'S AFFIDAVIT

Petitioner has not had a case pending under Title 11 at any time in the preceding 180 days where:

- 1) the case was dismissed by the Court for willful failure of the debtor to abide by orders of the Court, or to appear before the Court in proper prosecution of the case; or
- 2) the petitioner requested and obtained the voluntary dismissal of the case following the filing of a request for relief from the automatic stay provided by Section 362 of Title 11.

Under penalty of perjury, I declare I have read this statement and to the best of my knowledge and belief it is true.

Dated:	_
	/s/ Opokua B. Osei-Yeboah
	Signature of Petitioner
	Signature of Joint Petitioner